

Standard pre-Application Information Sheet

In connection with your proposed application to First Citizen Finance DAC please note the following:

1. For the purposes of determining when an application has been made to First Citizen Finance DAC – CRE Division (FCF CRE), the receipt by FCF CRE of a completed initial application form (including consent to take credit history searches) will represent the date that an application commences.
2. Supporting information will be requested from an Applicant. This potentially may include banking information and financial information.
3. In some cases, a Business Plan may also be requested in support of an application for credit. Where a Business Plan is requested, it should contain an overview of the SME, its Management, its markets, historic financial information and future projections for the company.
4. The timeline that will apply to the assessment of a credit application will normally be within 5 working days of receipt of a formal application, when complete with all information requested by FCF CRE. If the Applicant requests to meet with a FCF CRE representative, a more exact timeline can be provided at that meeting. We will advise the applicant if it transpires that the assessment is likely to exceed 5 days.
5. At the request of any SME Applicant who is seeking a credit facility from FCF CRE, FCF CRE will meet with the Applicant for the purpose of discussing the proposed credit application.
6. A refused application for credit will not result in a negative impact on the SME's credit record.
7. FCF CRE may seek security beyond the asset being financed. Such security may include Indemnities, Guarantees and / or charges over assets of the Applicant.
8. In course of this application, FCF may seek and request personal data on data subjects. Full details on FCF privacy policy are available upon request, or can be seen at: (<https://www.firstcitizen.ie/privacy-policy.php>).

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

This Information Sheet is issued pursuant to the Central Bank (Supervision and Enforcement) Act 2013 (Section 48) (Lending to Small and Medium-Sized Enterprises) Regulations 2015.

First Citizen Finance DAC is regulated by the Central Bank of Ireland